

Intellectual property

Intellectual property (IP) insurance is specifically designed to provide small businesses with peace of mind that their IP is protected. We believe it's vitally important to protect the patents, trade marks, copyrights, and other intellectual property that makes a business competitive and successful. Our IP policy covers defence and pursuit enforcement, protection of loss of future profits and loss of IP rights.



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At a glance

Patent and IP infringement liability

Covers the defence of all IP infringement claims being brought against a business, including legal costs, damages, settlements and counterclaims.

Contractual indemnities cover

Cover for companies to agree and meet the contractual indemnities required by their customers.

Invalidation challenges

If the validity of IP rights are challenged, legal costs, expenses and covered damages incurred when resolving invalidation challenges are covered.

IP oppositions

Liability cover to resolve oppositions to new IP applications.

IP title disputes

Cover for legal costs, expenses and covered damages incurred when resolving a dispute if the insured's ownership of their IP is challenged by a third-party.

IP breach of employment contracts New cover

If it is alleged that an employee has infringed or misappropriated trade secrets, proprietary data or other confidential information of a previous employer, this policy covers legal costs and expenses, and covered damages incurred.

Pursuit of infringers

Cover for costs associated with enforcing rights if a third-party is infringing IP rights.

Breach of contract pursuit

Cover for costs associated with enforcing rights if a contract party is infringing IP rights.

IP title pursuit New cover

Covers for legal costs and expenses incurred when resolving a dispute if the insured needs to claim ownership of IP.

Loss of IP right

If an IP right is invalidated, this policy will reimburse legal and statutory costs incurred for that IP right.

Loss of future profit

If an infringement case requires withdrawal of products and services from sale, this policy can cover loss of profits for up to 12 months.

Loss mitigation New cover

Cover to seek indemnity for any reasonable sums incurred through services to mitigate the claim. This may include, but not limited to technical analysis, alternative suppliers, product recall and third-party design-arounds

Reputation and brand protection

Cover for any reasonable sums for the services of a PR consultancy to protect a brand.

Take a look at some examples of our [IP appetite](#)